Case 07-18254 Doc 1 Filed 10/05/07 Entered 10/05/07 08:53:22 Desc Main Document Page 1 of 38

Official Forn	n 1 (4/07	7)			טט	cument	. Pa	ige I c	JI 30		
		U				ruptcy of Illino				Voluntary Petition	Ĺ
Name of Debtor (if individual, enter Last, First, Middle): Alexander, Tonisha N				Name	of Joint I	Debtor (Spouse	se) (Last, First, Middle):				
All Other Nam (include marrio				years						Joint Debtor in the last 8 years d trade names):	
Last four digits		Sec./Complete	e EIN or oth	ner Tax I	D No. (if mo	ore than one, state	e all) Last f	our digits	of Soc. Sec./C	Complete EIN or other Tax ID No. (if more than one, sta	ite al
Street Address 2025 Foxp Aurora, IL		or (No. and Str rcle, Apt 203	•	nd State)	1:		Street	Address	of Joint Debto	or (No. and Street, City, and State):	
					Г	ZIP Code 60504				ZIP Code	:
County of Res Dupage	idence or	of the Princip	oal Place of	Busines	s:	00304	Coun	ty of Resid	dence or of the	e Principal Place of Business:	
Mailing Addre	ess of Del	otor (if differen	nt from stre	et addres	ss):		Maili	ng Addres	s of Joint Deb	otor (if different from street address):	_
					-	ZIP Code				ZIP Code	,
Location of Pr (if different fro										l	
	Type o	f Debtor		_	Nature	of Business		1	Chanta	er of Bankruptcy Code Under Which	
☐ Corporatio☐ Partnership☐ Other (If de	(includes t D on particular to on (include)	ige 2 of this fo	rm. LP) ve entities,	Sing in 1 Rail Stoo	I U.S.C. § road ckbroker nmodity Br aring Bank er Tax-Exe (Check bo) otor is a tax- er Title 26 o	eal Estate as 101 (51B)	e) anization d States	defin "incu	pter 9 pter 11 pter 12 pter 13 s are primarily c ed in 11 U.S.C. urred by an indiv		_
		Filing Fee	(Check on	e box)			Checl	k one box:	:	Chapter 11 Debtors	_
attach sign is unable to	to be paid ed applic to pay fee waiver re	d in installment tation for the context except in install	ourt's consi allments. Ri icable to ch	deration ule 1006 apter 7 i	certifying t (b). See Offi ndividuals	that the debticial Form 3A only). Must	or Check	Debtor i k if: Debtor's to inside k all applie A plan i Accepta	s not a small be a aggregate no ers or affiliates cable boxes: s being filed we notes of the pla	ness debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D) oncontingent liquidated debts (excluding debts owe s) are less than \$2,190,000. with this petition. an were solicited prepetition from one or more a accordance with 11 U.S.C. § 1126(b).	
Statistical/Ad		tive Informati		for distri	bution to u	nsecured cre	ditors.	Classes	or creditors, in	THIS SPACE IS FOR COURT USE ONLY	
■ Debtor esti	imates tha	at, after any ex ds available fo	empt prope	erty is ex	cluded and	administrati		es paid,			
Estimated Nun										1	
1- 49	50- 99	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,001 100,000			
Estimated Assortion \$0 to	ets	\$10,001	to	\$100	0.001 to	□ \$1,0	000,001 to		More than		
\$10,000)	\$100,00			nillion		0 million	_	S100 million		
Estimated Liab	oilities	\$50,001	to	☐ \$10	0,001 to	☐ \$1.0	00,001 to		More than		
\$50,000)	\$100,00			nillion	,.	0 million	_	S100 million		

Case 07-18254 Doc 1 Filed 10/05/07 Entered 10/05/07 08:53:22 Desc Main Page 2 of 38 Document Official Form 1 (4/07) FORM B1, Page 2 Name of Debtor(s): Voluntary Petition Alexander, Tonisha N (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Date Filed: Name of Debtor: Case Number: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Michael K. Bane # October 5, 2007 Signature of Attorney for Debtor(s) (Date) Michael K. Bane # 6285689 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Name of Debtor(s):

Alexander, Tonisha N

Official Form 1 (4/07)	
------------------------	--

Voluntary Petition

(This page must be completed and filed in every case)

Signatures

$Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Tonisha N Alexander

Signature of Debtor Tonisha N Alexander

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

October 5, 2007

Date

Signature of Attorney

X /s/ Michael K. Bane

Signature of Attorney for Debtor(s)

Michael K. Bane # 6285689

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

20 W. Kinzie

13th Floor

Chicago, IL 60610

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

October 5, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Tonisha N Alexander		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
The Halferd Courtes and a characters of a large transfer of the determined that the courte of the courtes of th
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Tonisha N Alexander
	Tonisha N Alexander
Date: October 5 2007	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

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Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Tonisha N Alexander		Case No.	
		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	3,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		46,777.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,334.00
Total Number of Sheets of ALL Schedu	ıles	17			
	T	otal Assets	3,450.00		
			Total Liabilities	46,777.00	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Tonisha N Alexander		Case No.		
-		Debtor			
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	1,334.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	682.83

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		46,777.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		46,777.00

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Form B6A (10/05)				
In re	Tonisha N Alexander		Case No	
•		Debtor	•7	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
--------------------------------------	--	---	--	----------------------------

None

Sub-Total > 0.00 (Total of this page)

Total >

0.00

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Form	B ₆ E
(10/04)	5)

In re	Tonisha N Alexander	Case No.	
		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank	of America	-	50.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	House	shold goods	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
ó.	Wearing apparel.	Perso	nal Used Clothing	-	100.00
	Furs and jewelry.	Χ			
3.	Firearms and sports, photographic, and other hobby equipment.	X			
).	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emplo value	yer - Term Life Insurance - no cash surrender	-	0.00
0	Annuities. Itemize and name each issuer.	X			
			(Tota	Sub-Total of this page)	al > 650.00

2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re I onisha N Alexander Case No

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota (Total of this page)	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Tonisha N Alexander	Case No	
		•	

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	Х			
25.	Automobiles, trucks, trailers, and	19	98 Chevrolet Malibu - Voluntarily Surrendered	-	0.00
	other vehicles and accessories.	19	97 Ford Countor - Repossed by Overland Bond	-	0.00
		19	98 Grand Marquis	-	2,800.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	Х			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	X			

 $\begin{tabular}{ll} Sub-Total > & 2,800.00 \\ (Total of this page) & \\ \end{tabular}$

Total > 3,450.00

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form	B60
(4/07)	

In re	Tonisha N Alexander		Case No.	
•		Debtor	,	

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cer	tificates of Denosit		
Bank of America	735 ILCS 5/12-1001(b)	50.00	50.00
<u>Household Goods and Furnishings</u> Household goods	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 1998 Grand Marquis	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 400.00	2,800.00

Total: 3,450.00 3,450.00 Case 07-18254 Doc 1 Filed 10/05/07 Entered 10/05/07 08:53:22 Desc Main Page 13 of 38 Document

Official Form 6D (10/06)

In re	Tonisha N Alexander		Case No.
-		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	<u>0</u>	Hu: H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZF _ ZG Z F	UNLIQUIDATED	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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Official Form 6E (4/07)

In re	Tonisha N Alexander	Case No.	
-		Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate

continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate dule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be

schedule of creditors, and complete Schedule H-Codebiors. If a joint petition is flied, state whicher the husband, whe, both of them, of the marriar community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. \S 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Tonisha N Alexander	Case No
	Debt	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		С	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H		ND LAIM ΓE.	ONTINGEN	UNLIQUIDAT	I SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx1913			Opened 11/04/99 Last Active 9/08/00 CreditCard		T	TED		
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060		-						1,046.00
Account No. 486			May 14, 2005					<u> </u>
Capital One Bank 11013 W. Broad St. Glen Allen, VA 23060		-	Repossession of 1997 Ford Countor					3,581.00
Account No. xxxxxx0433 Cb Hudson VI 155 N Plank Newburgh, NY 12550		-	Opened 8/01/01 Last Active 10/01/01 Med1hospital Emergency Licensed Ph					
								517.00
Account No. xxxxxx0032 Cb Hudson VI 155 N Plank Newburgh, NY 12550		_	Opened 7/01/01 Last Active 10/01/01 Mobile Life Support Services					303.00
_5 continuation sheets attached			(So Total of th		ota pag		5,447.00

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Official Form 6F (10/06) - Cont.

In re	Tonisha N Alexander		Case No	_
_		Debtor		

	С	Ни	sband, Wife, Joint, or Community		С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL. IS SUBJECT TO SETOFF, SO STATI	D AIM	CONFLRGEN	NI-QU-DA	SPUTED	AMOUNT OF CLAIM
Account No. xx0258			Opened 6/30/05 Last Active 10/01/06		Т	TED		
Cb Usa Inc 55252 Hohman Ave Hammond, IN 46320		-	Collection Budget Counselors Credit Ser			D		
							Ш	240.00
Account No. xxx3609 Ccb Incorporated 5300 S 6th Street Rd Springfield, IL 62703		-	Opened 1/10/05 Last Active 9/01/05 Collection Carle Foundation Hospital					
								877.00
Account No. xxx0628 Ccb Incorporated 5300 S 6th Street Rd Springfield, IL 62703		-	Opened 12/02/04 Last Active 1/01/06 Collection Carle Clinic Association					838.00
Account No. xxx9059			Opened 11/06/03 Last Active 4/01/06					
Ccb Incorporated 5300 S 6th Street Rd Springfield, IL 62703		-	Collection Carle Clinic Association					80.00
Account No. xLM1035			Opened 8/01/02 Last Active 2/01/06				H	
Ce Office P O Box 98 Ogden, IL 61859		-	Woodstone Townhomes Properties					418.00
Sheet no1 _ of _5 _ sheets attached to Schedule of				Sı	ubt	ota	.1	0.450.00
Creditors Holding Unsecured Nonpriority Claims			T)	otal of th	is j	pag	ge)	2,453.00

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Official Form 6F (10/06) - Cont.

In re	Tonisha N Alexander	Case No.	
_		Debtor	

CDEDITORIO NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx0601			Opened 12/01/05 Last Active 1/01/07	٦т	T E		
Cmntyprp Mng 2901 Butterfield Oakbrook, IL 60521		-	RentalAgreement				7,990.00
Account No. xxxxx3238	┢	-	Opened 10/09/02 Last Active 12/01/02	+	+	-	,
Credit Protect Assoc 1355 Noel Rd Suite 2100 Dallas, TX 75240		-	Collection Insight Communications				219.00
Account No. Dxxx825N1			Opened 6/01/05 Last Active 9/01/05		t		
Global Accpt Pob 172800 Arlington, TX 76003		-	Beneficial				1,355.00
Account No. xxx0252			opened 11/1106 to close 1/19/06		+		
Greenwich Finance 1621 E. New York Street Aurora, IL 60505		-	Voluntary Surender of Vechile 1998 Malibu				8,345.00
Account No. xxxxxxxx1209	t		Opened 7/01/06 Last Active 12/29/06	+	+	T	
Heights Fin 7707 Knoxville Ave Suite 201 Peoria, IL 61615		-	HouseholdGoodsAndOtherCollateralAuto				1,912.00
Sheet no. 2 of 5 sheets attached to Schedule of			<u> </u>	Sub	tota	ıl.	
Creditors Holding Unsecured Nonpriority Claims			(Total of				19,821.00

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Official Form 6F (10/06) - Cont.

In re	Tonisha N Alexander		Case No.	
-		Debtor	,	

		_		_	_	_	_	
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	CO	Ü	[)	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C D H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONHINGENH	LIQU			AMOUNT OF CLAIM
Account No. File xxxxx2888			Notice Only - TCF National Bank	Т	T E D	ı		
Heller and Frisone, Ltd. 33 North LaSalle St. suite 1200 Chicago, IL 60602		_			D			0.00
Account No. x4953			Opened 12/05/06 Last Active 2/01/07				1	
Keynote Consulting 220 W Campus Dr Ste 102 Arlington Heights, IL 60004		-	Collection Fifth/Third Bank					2,297.00
Account No. Ax2778VAL	t		Opened 3/01/06 Last Active 2/01/07		\vdash	t	+	
Med Busi Bur 1460 Renaissance D Suite 400 Park Ridge, IL 60068	-	_	Med1valley Imaging Consultant					491.00
Account No. xxx6484	╂		Opened 8/17/05 Last Active 1/01/07		⊬	+	\dashv	
Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607		_	Collection Emergency Treatment Sc Mbs					365.00
Account No. x7018	T	T	Opened 3/01/04 Last Active 2/01/07	T	T	T	7	
Midland Cred 8875 Aero Dr Suite 200 San Diego, CA 92123		_	FactoringCompanyAccount Sbc Ameritech					1,542.00
Sheet no3 of _5 sheets attached to Schedule of				Sub	tota	al	7	4,695.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	١	4,090.00

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Official Form 6F (10/06) - Cont.

In re	Tonisha N Alexander	Case No.	
_		Debtor	

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CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL. IS SUBJECT TO SETOFF, SO STATI	ND AIM E.	ONTINGEN	DZJ_QD_DAFHD		AMOUNT OF CLAIM
Account No. xxxxxxxx6274			Opened 5/12/04 Last Active 2/01/07 Collection Reynolds Towing Service		T	T E D		
Midstate Collection So Po Box 3292 Champaign, IL 61826		-						057.00
Account No. xx1578			Opened 12/01/05 Last Active 11/01/06					857.00
Nicor Gas 1844 Ferry Road Naperville, IL 60563		-	Other					
								654.00
Account No. xxxxxx4868 Overlnd Bond 4701 W Fullerton Chicago, IL 60639		-	Opened 5/01/05 Last Active 8/01/06 Repossession - Notice Only					3,581.00
Account No. 302			Opened 2/01/06 Last Active 4/01/06					
Security Fin Po Drawer 811 Spartanburg, SC 29304		-	Unsecured					330.00
Account No. 507	l		Opened 5/01/06 Last Active 12/01/06					
Security Fin Po Drawer 811 Spartanburg, SC 29304		-	Unsecured					170.00
Sheet no. 4 of 5 sheets attached to Schedule of	-					ota		5,592.00
Creditors Holding Unsecured Nonpriority Claims			T)	Γotal of thi	is p	oag	e)	5,532.00

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Official Form 6F (10/06) - Cont.

In re	Tonisha N Alexander	Case No.	
		Debtor	

Account No. CREDITOR'S NAME							_	
Account No. XXXXXX9954 TCF Bank P.O. Box 1022 Wixom, MI 48933-1022 Deened 2/07/00 Last Active 9/06/01 CreditCard Total of this page. Total Total of this page. Total	CREDITOR'S NAME.	C	Hu	sband, Wife, Joint, or Community	C	U	P	
Account No. XXXXXXY9954 TCF Bank P.O. Box 1022 Wixom, MI 48933-1022 T75.00 Account No. XXXXXXXXX5290 Usaa Fsb Usaa Fsb Usaa Antonio, TX 78288 T75.00 Account No. Account No. Account No. Sheat no. 5 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Total Bank Account T T T T T T T T T T T T T T T T T T T	AND MAILING ADDRESS	Ď	н	DATE CLANA WAS DISCURDED AND	Ň	Ľ	s	
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				(Report on Summary of So	hec	lule	es)	46,777.00

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•			

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Debtor

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Tonisha N Alexander

In re

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case No.____

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()				
In re	Tonisha N Alexander		Case No.	
•		Debtor	,	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Form B6H (10/05)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re	Tonisha N Alexander		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:					
	` '	AGE(S):			
Divorced	dependant	1			
E 1 4 .	dependant	6	aboliae		
Employment:	DEBTOR		SPOUSE		
Occupation					
	Jnemployed				
How long employed					
Address of Employer					
INCOME: (Estimate of average of	or projected monthly income at time case filed)	D	EBTOR	SP	OUSE
	nd commissions (Prorate if not paid monthly)	\$	0.00	\$	N/A
2. Estimate monthly overtime	•	\$	0.00	\$	N/A
3. SUBTOTAL		\$	0.00	\$	N/A
 LESS PAYROLL DEDUCTIO a. Payroll taxes and social se 		\$	0.00	\$	N/A
b. Insurance	curity	ф —	0.00	ф ——	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$ \$	0.00	\$ 	N/A
d. Other (Specify).		э \$	0.00	\$	N/A N/A
		Ф	0.00	Φ	
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	0.00	\$	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$	0.00	\$	N/A
7. Regular income from operation	n of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
	port payments payable to the debtor for the debtor's use or	•			
that of dependents listed above		\$	0.00	\$	N/A
11. Social security or government	assistance				
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
12. Pension or retirement income		\$	0.00	\$	N/A
13. Other monthly income					
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7 TH	IROUGH 13	\$	0.00	\$	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	0.00	\$	N/A
16 COMBINED AVERAGE MC	ONTHLY INCOME: (Combine column totals		\$	0.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is no longer receiving the unemployment income and is no longer working at Meijer; therefore, debtor's current income reflects 0.00 on Schedule I

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Official Form 6J (10/06)

In re	Tonisha N Alexander		Case No.	
•		Debtor(s)	_	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fa	amily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compleexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	799.00
a. Are real estate taxes included? Yes No _X_	·	
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	120.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other cell	\$	75.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	30.00
6. Laundry and dry cleaning	\$	10.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	50.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,334.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	1,334.00
c. Monthly net income (a. minus b.)	\$	-1,334.00
		,

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Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Tonisha N Alexander			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SO	CHEDUL	ES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR					
I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.					
Date	October 5, 2007	Signature	/s/ Tonisha N Alexander Tonisha N Alexander Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7

United States Bankruptcy Court Northern District of Illinois

In re	Tonisha N Alexander			
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$26,613.00 Employment income - 2005 per tax transcript
\$27,067.00 Employment income - 2006 per tax transcript
\$263.00 Employment income - 2007 year-to-date from Pay Stubs

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$8.306.00 Unemployment 2007 year to date from Unemployment Stubs

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING**

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL **TRANSFERS TRANSFERS OWING**

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY**

DATE OF SEIZURE

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

FORECLOSURE SALE. DESCRIPTION AND VALUE OF

TRANSFER OR RETURN **PROPERTY** Repossession February 2007 1998 Chevy Malibu

1621 E. New York Street Aurora, IL 60505

Greenwich Finance

NAME AND ADDRESS OF

CREDITOR OR SELLER

Capital One Bank 4851 Cox Rd. #12038-0460 Glen Allen, VA 23060

Repossession March 2007

1997 Ford Countor

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

NAME AND ADDRESS OF ASSIGNEE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF **RELATIONSHIP TO** DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or** since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

3

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9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY

NAME AND ADDRESS
OF PAYEE
THAN DEBTOR
OF PROPERTY

Legal Helpers

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$1300

20 W. Kinzie Suite 1300 Chicago, IL 60610

Credit Infonet 2007 \$274

4540 Honeywell Ct Dayton, OH 45424-5760

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 121 Hillstone Rd, Montgomery, IL 60538 NAME USED same

DATES OF OCCUPANCY

10/04-11/05

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL.

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

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None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

ADDRESS I.D. NO.

BEGINNING AND NATURE OF BUSINESS

ENDING DATES

None

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS NAME

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 5, 2007 Signature /s/ Tonisha N Alexander

Tonisha N Alexander Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy CourtNorthern District of Illinois

		Northern D	istrict of Ininois				
In re	Tonisha N Alexander			Case No.			
			Debtor(s)	Chapter	7		
	CHAPTER 7 IND	IVIDUAL DEBT	OR'S STATEME	NT OF INT	TENTION		
	I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.						
	I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.						
☐ I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:							
Descri	ption of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
-NON	1 2	Creditor's Tvalle	Surrendered	as enempt	11 0.6.0. 3 722	11 0.8.0. 3 52 1(0)	
Descri Proper -NON		Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	t			
Date	October 5, 2007	Signature	/s/ Tonisha N Alexande Tonisha N Alexande Debtor				

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United States Bankruptcy Court
Northern District of Illinois

In re	Tonisha N Alexander	Case 1	No		
	De	btor(s) Chapt	er <u>7</u>		
	DISCLOSURE OF COMPENSATION	OF ATTORNEY FOR	DEBTOR(S)		
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I compensation paid to me within one year before the filing of the petit be rendered on behalf of the debtor(s) in contemplation of or in connection.	ion in bankruptcy, or agreed to be	e paid to me, for services rendered or to		
	For legal services, I have agreed to accept	\$	1,300.00		
	Prior to the filing of this statement I have received	\$	1,300.00		
	Balance Due	\$	0.00		
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation with	any other person unless they are r	nembers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed compensation with a pecopy of the agreement, together with a list of the names of the people.				
	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning as needed.				
6.	By agreement with the debtor(s), the above-disclosed fee does not incle Representation of the debtors in any dischargeability action financial management course fees, post-discharge cred pursuant to 11 USC 522(f)(2)(A) for avoidance of liens or any other adversary proceeding, or preparation and financial management with the debtor(s), the above-disclosed fee does not incle Representation and size of the debtor(s).	ctions, any document retrieval lit repair, judicial lien avoidance on household goods, relief fron	es, preparation and filing of motions n stay actions, motions to redeem		
	CERTIFIC	CATION			
	I certify that the foregoing is a complete statement of any agreement or pankruptcy proceeding.	arrangement for payment to me f	or representation of the debtor(s) in		
Date	d: October 5, 2007 /s/	Michael K. Bane #			
		chael K. Bane # 6285689			
		gal Helpers, PC W. Kinzie			
	131	th Floor			
		icago, IL 60610	1022		
	(31	2) 467-0004 Fax: (312) 467-1	1032		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Michael K. Bane # 6285689	X	/s/ Michael K. Bane #	October 5, 2007			
Printed Name of Attorney		Signature of Attorney	Date			
Address:						
20 W. Kinzie						
13th Floor						
Chicago, IL 60610						
(312) 467-0004						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
Tonisha N Alexander	X	/s/ Tonisha N Alexander	October 5, 2007			
Printed Name(s) of Debtor(s)		Signature of Debtor	Date			
Case No. (if known)	X					
		Signature of Joint Debtor (if any)	Date			

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Tonisha N Alexander	Debtor(s)	Case No. Chapter	7
		Deotor(s)	Спарис	·
	VI	ERIFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	24
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of credito	ors is true and o	correct to the best of my
Date:	October 5, 2007	/s/ Tonisha N Alexander Tonisha N Alexander Signature of Debtor		

Tonisha N A 🕞 ക്കെപ്പെ 🕽 7-18254 2025 Foxpoint Circle, Apt 203 Aurora, IL 60504

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Security Fin Po Drawer 811 Spartanburg, SC 29304

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060

Heights Fin 7707 Knoxville Ave Suite 201 Peoria, IL 61615

TCF Bank P.O. Box 1022 Wixom, MI 48393-1022

Capital One Bank 11013 W. Broad St. Glen Allen, VA 23060

Heller and Frisone, Ltd. 33 North LaSalle St. suite 1200 Chicago, IL 60602

Usaa Fsb 10750 Mc Dermott Fwy San Antonio, TX 78288

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Ccb Incorporated 5300 S 6th Street Rd Springfield, IL 62703

Medical Collections Sy 725 S. Wells Ave Ste 700 Chicago, IL 60607

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